

Information to identify the case:

Debtor 1

Anthony Mormando

Social Security number or ITIN xxx-xx-9694

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 24-19490-MEH

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Mormando

6/27/25**By the court:** Mark Edward Hall
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony Mormando
Debtor

Case No. 24-19490-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jun 27, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2025:

Recip ID	Recipient Name and Address
db	+ Anthony Mormando, 916 Indian Hill Road, Toms River, NJ 08753-3423
r	+ Keller Williams Realty, 2005 State Route 71, Spring Lake, NJ 07762-2214
520403270	Citibankna, Citibank / One Sto, San Antonio, TX 78245
520403277	Ntonstmrc, Po Box 199111, Dallas, TX 75235
520403278	+ Oliveira Contracting, Inc, c/o Richard Howard, 190 Willis Avenue, Mineola, NY 11501-2672
520468200	+ Oliveira Contracting, Inc., 15 Albertson Avenue, Albertson, NY 11507-1427
520403281	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Division of Taxation, PO Box 283, Trenton, NJ 08695-0000
520403283	+ West Coast Servicing, 7911 Warner Ave, Huntington Beach, CA 92647-4707

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2025 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2025 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Jun 28 2025 00:50:00	Ford Motor Credit Company LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520403267	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jun 27 2025 21:11:10	Affirm Inc, 633 Folsom St Fl 7, San Francisco, CA 94107-3618
520422621	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 21:10:31	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520454922	Email/PDF: bncnotices@becket-lee.com	Jun 27 2025 21:21:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
520403268	+ Email/Text: bk@avant.com	Jun 27 2025 21:13:00	Avant Llc/Web Bank, 222 W Merchandise Mart P, Chicago, IL 60654-1103
520447516	Email/Text: compliance@finbounce.com	Jun 27 2025 21:12:00	Bounce AI, Inc, 3349 Monroe Avenue, #331, Pittsford, NY 14618
520450850	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2025 21:12:00	Bank of New York Mellon at. el, c/o Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096
520403269	EDI: CAPITALONE.COM	Jun 28 2025 00:49:00	Capital One, Po Box 85064, Glen Allen, VA 23058
520419380	+ EDI: AIS.COM	Jun 28 2025 00:50:00	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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520403271	+ Email/Text: EBN@edfinancial.com	Jun 27 2025 21:11:00	Edfinancial, 120 N Seven Oaks D, Knoxville, TN 37922-2359
520403272	+ Email/Text: EBNBKNOT@ford.com	Jun 27 2025 21:13:00	Ford Credit, PO Box 542000, Omaha, NE 68154-8000
520406461	+ EDI: AISACG.COM	Jun 28 2025 00:50:00	Ford Motor Credit Company, LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520432365	+ EDI: AISACG.COM	Jun 28 2025 00:50:00	Ford Motor Credit Company, LLC c/o AIS Portfolio S, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520403273	+ EDI: AMINFOFP.COM	Jun 28 2025 00:50:00	Fst Premie, 900 Delaware Suite 7, Sioux Falls, SD 57104-0337
520403274	EDI: IRS.COM	Jun 28 2025 00:49:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520466352	EDI: JEFFERSONCAP.COM	Jun 28 2025 00:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520403275	+ EDI: CAPITALONE.COM	Jun 28 2025 00:49:00	Kohls/Capone, Po Box 3115, Milwaukee, WI 53201-3115
520472205	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 21:21:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520403276	^ MEBN	Jun 27 2025 21:05:02	Marinerfin, 5802 E. Virginia Beach Blvd, Norfolk, VA 23502-2475
520464888	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2025 21:13:00	Midland Credit Management, Inc., PO Box 2037, Warren MI 48090-2037
520429389	+ EDI: AGFINANCE.COM	Jun 28 2025 00:49:00	OneMain Financial Group, LLC, PO Box 3251, Evansville, IN 47731-3251
520403279	+ EDI: AGFINANCE.COM	Jun 28 2025 00:49:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
520419769	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2025 21:21:22	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
520403280	^ MEBN	Jun 27 2025 21:06:59	Paytomorrow Llc, 9920 Kinsey Ave Ste 190, Huntersville, NC 28078-2428
520474518	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 27 2025 21:11:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
520403282	+ EDI: SYNC	Jun 28 2025 00:49:00	Syncb/Amazon, Po Box 981400, El Paso, TX 79998-1400

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520471096		Mariner Finance, 8211 Town Center Drive Nottingham
520477266	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-3

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Bank of New York Mellon f//k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-FRE1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennie Shnayder	on behalf of Creditor West Coast Servicing Inc. jennie@shnayderlawfirm.com
Laura M. Egerman	on behalf of Creditor Bank of New York Mellon f//k/a the Bank of New York as Trustee for Nationstar Home Equity Loan Trust 2007-FRE1 laura.egerman@mccalla.com mcallaecf@ecf.courtdrive.com
Regina Cohen	on behalf of Creditor Ford Motor Credit Company LLC rcohen@lavin-law.com
Robert H. Johnson	on behalf of Debtor Anthony Mormando ecfmail@rhjlaw.com 10270@notices.nextchapterbk.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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